

## 2025 GA: Advantage PPO Low

## Take advantage of more savings.

## What is the Advantage PPO Low Plan?

EMI Health's Advantage PPO Low Plan is a coinsurance plan, which means we share your costs for covered dental services and procedures. Once you've met your deductible, we'll pay a percentage of your bill.

Search Advantage network providers using our provider search here: Provider Search

| Children up to age  |                             | to age 19**          | Adults 19+                |                    |
|---|-----------------------------|----------------------|---------------------------|--------------------|
| Plan Summary  | Advantage<br>Plus Network   | Out-of-<br>Network   | Advantage Plus<br>Network | Out-of-<br>Network |
| Services  |                             |                      |                           |                    |
| Preventive<br>Oral Exams, Cleanings, Sealants, X-rays, Fluoride             | 100%                        | 100% up to MAC*      | 100%                      | 100% up to<br>MAC* |
| Basic<br>Fillings, Space Maintainers, Oral Surgery                          | 50%                         | 50% up to MAC*       | 50%                       | 50% up to MAC*     |
| Major<br>Crowns, Bridges, Prosthodontics, Endodontics,<br>Periodontics      | 25%                         | 25% up to MAC*       | Not Covered               | Not Covered        |
| Orthodontics (Medically necessary / Non-medically necessary)                | 50% / Not<br>Covered        | 50% / Not<br>Covered | Not Covered               | Not Covered        |
| Waiting Periods   |                             |                      |                           | <b>'</b>           |
| Preventive  | None                        |                      | None                      |                    |
| Basic   | None                        |                      | 6 Month Waiting Period    |                    |
| Major   | None                        |                      | None                      |                    |
| Orthodontics<br>(Medically necessary / Non-medically necessary)             | None / Not Applicable       |                      | Not Applicable            |                    |
| Deductible (applies to Preventive, Basic, and                               | Major)                      |                      |                           |                    |
| Individual  | \$75                        |                      |                           |                    |
| Family Max  | \$225                       |                      |                           |                    |
| Maximums  |                             |                      |                           |                    |
| Major Annual Max  | No Maximum                  |                      |                           |                    |
| Annual Max per Person (age 19 and older)                                    | \$1,000                     |                      |                           |                    |
| Orthodontic Lifetime Max<br>(Medically Necessary / Non-Medically Necessary) | No Maximum / Not Applicable |                      |                           |                    |
| Pediatric EHB Annual Max  | No Mo                       | ximum                | Not Applicable            |                    |
| Pediatric Individual EHB Out-of-Pocket Max                                  | \$425 Not Applicable        |                      | olicable                  |                    |
| Pediatric Family EHB Out-of-Pocket Max                                      | \$850 Not Applicable        |                      | olicable                  |                    |

Benefits illustrated are in summary only. Refer to your Dental Policy for a complete description of benefits, limitations and exclusions. \*All Services are subject to Maximum Allowable Charge (MAC). When using a Non-participating Provider, the insured is responsible for all fees in excess of the MAC. Underwritten by Educators Health Plans Life, Accident, and Health, Inc. \*\*Through the last day of the month in which the Insured turns 19 years of age.

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